

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

PHILLIP W LOWERY

Case No. 16-11745

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/06/2016.
- 2) The plan was confirmed on 07/20/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/31/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/13/2017.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,075.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$5,075.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,773.51
Court Costs	\$0.00
Trustee Expenses & Compensation	\$212.55
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$1,986.06**

Attorney fees paid and disclosed by debtor:	\$368.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADULT PRIMARY CARE CENTER	Unsecured	238.19	NA	NA	0.00	0.00
AFFILIATED ONCOLOGISTS LLC	Unsecured	97.60	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	6,068.00	7,240.40	7,240.40	0.00	0.00
CMRE FINANCIAL SERVICES	Unsecured	44.08	NA	NA	0.00	0.00
Commonwealth Financial	Unsecured	1,127.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	NA	12,717.50	12,717.50	0.00	0.00
DAVITA RX	Unsecured	107.00	NA	NA	0.00	0.00
EVERGREEN HEALTHCARE CENTER	Unsecured	8,820.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	43.23	NA	NA	0.00	0.00
GI Associates	Unsecured	38.17	NA	NA	0.00	0.00
GLOBAL NETWORK	Unsecured	3,855.00	NA	NA	0.00	0.00
IL STATE DISBURSEMENT UNIT	Priority	0.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	1,601.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	1,059.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	685.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	551.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	494.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	106.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	86.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	57.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	295.86	295.86	0.00	0.00
MAKRIS MD LLC	Unsecured	698.53	NA	NA	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	50.16	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	378.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	188.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	188.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	134.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	234.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	234.00	NA	NA	0.00	0.00
MIDLAND ORTHOPEDIC ASSOCIATE	Unsecured	106.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND ORTHOPEDIC ASSOCIATE	Unsecured	131.51	NA	NA	0.00	0.00
midwest Anesthesiologists	Unsecured	64.64	NA	NA	0.00	0.00
MORTON H COHON	Unsecured	200.00	NA	NA	0.00	0.00
OVERLAND BOND & INVESTMENT	Secured	7,150.00	15,482.59	15,482.00	2,346.61	742.33
OVERLAND BOND & INVESTMENT	Unsecured	8,332.00	NA	0.59	0.00	0.00
RADIOLOGY IMAGING SPECIALISTS	Unsecured	32.86	NA	NA	0.00	0.00
SOUTHWEST NEPHROLOGY ASSOC/L	Unsecured	258.90	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	NA	868.34	868.34	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	200.00	NA	NA	0.00	0.00
SUPERIOR AMBULANCE SERVICES	Unsecured	50.16	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	147.17	147.17	0.00	0.00
TRACE	Unsecured	80.00	NA	NA	0.00	0.00
UIC HOSPITAL	Unsecured	176.00	NA	NA	0.00	0.00
UNIVERSITY OF ILLINOIS MED CTR	Unsecured	95.81	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$15,482.00	\$2,346.61	\$742.33
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$15,482.00</b>	<b>\$2,346.61</b>	<b>\$742.33</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$21,269.86</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,986.06</u>
Disbursements to Creditors	<u>\$3,088.94</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$5,075.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/12/2018

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.